

ABSTRACT OF THE DISCLOSURE

A consumption investment system permits consumers to deposit value corresponding to their consumables in an investment consumable account as principal, and accrue benefits based on the principal. As with a bank account, the accrued benefits may be based on an interest rate or market valuations, and the consumer may withdraw the accrued benefits based on terms of a contract. Many types of consumable investment instruments may be used much like other types of investments. For example, mutual consumable funds may be established where values of consumables of many participants are pooled, and participants may receive benefits based on corresponding contributions. Consumers that invest in a particular fund (or other consumable investment such as a bank consumable account) may build natural interest and loyalty to the particular fund such as occurs with financial mutual funds. In this way, consumer loyalty may be engendered toward suppliers of consumable items based on capital already invested in the suppliers by way of consumable accounts such as consumable deposits or mutual consumable funds.

T05T90-48EE8860